

RECEIVED
CENTRAL FAX CENTER
MAY 13 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OFFICIAL

In re: Application of:	Cohen
Serial No.:	09/955,464
Filing Date:	9/18/2001
For:	Systems for financial and electronic commerce
Attorney Docket No.:	4018.016

Patent Application

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Amendment of May 10, 2004

Please amend the above-captioned application as follows:

- (a) Amendments to the Specification begin on page 7 of this paper.
- (b) Remarks begin on page 9 of this paper.